

Certificate Number: 01267-PAM-DE-030256535

Bankruptcy Case Number: 17-02803



01267-PAM-DE-030256535

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 4, 2017, at 11:06 o'clock AM CST, Douglas E Howe Sr. completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 4, 2017 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor